

In re:

Beth Louise Edgell

Debtor

Case No. 24-12438-WJ

Chapter 7

District/off: 0973-6

User: admin

Page 1 of 2

Date Rcvd: Aug 12, 2024

Form ID: 318a

Total Noticed: 21

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2024:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db              | + Beth Louise Edgell, POB 1323, Corona, CA 92878-1323   |
| 41956012        | Golden One Credit Union, PO Box 279760, Sacramento, CA 95827  |
| 41956013        | Hunt & Henrikes, LLP, 7017 Realm Drive, McKinleyville, CA 95519   |
| 41956018        | Office of the Regional Chief Counsel, Region, 160 Spear Street, Suite 800, San Francisco, CA 94105-1545 |
| 41956019        | + Social Security Administration, 10000 Magnolia Ave., Riverside, CA 92503-3525                         |
| 41956021        | #+ Thrivent Credit Union, 3600 Commerce Court, Appleton, WI 54911-8580                                  |
| 41956022        | + Thrivent Fcu, 125 North Superior, Appleton, WI 54919-0001   |
| 41956024        | + Thrivent fcu, 4321 North Ballard Rd., Appleton, WI 54919-0001   |

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>     | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|---------------------------------------|----------------------|--|
| smg             | EDI: EDD.COM                          | Aug 13 2024 04:31:00 | Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001                 |
| smg             | EDI: CALTAX.COM                       | Aug 13 2024 04:31:00 | Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952                        |
| 41956007        | EDI: BANKAMER                         | Aug 13 2024 04:31:00 | Bk Of Amer, P O Box 982236, El Paso, TX 79998  |
| 41956008        | EDI: CAPITALONE.COM                   | Aug 13 2024 04:31:00 | Cap One, Po Box 85015, Richmond, VA 23285  |
| 41956009        | EDI: CAPITALONE.COM                   | Aug 13 2024 04:31:00 | Capital One, POB 30280, Salt Lake City, UT 84130-0280  |
| 41956011        | + Email/Text: bankruptcy@golden1.com  | Aug 13 2024 00:46:00 | Golden 1 Credit Union, PO BOX 15966, Sacramento, CA 95852-0966   |
| 41956010        | EDI: IRS.COM                          | Aug 13 2024 04:31:00 | Department of Treasury, Internal Revenue Services, Fresno, CA 93888-0030   |
| 41956014        | + Email/Text: info@mandarichlaw.com   | Aug 13 2024 00:45:00 | Mandarich Law Group LLP, POB 109032, Chicago, IL 60610-9032  |
| 41956015        | Email/Text: bankruptcydpt@mcmcg.com   | Aug 13 2024 00:46:00 | Midland Credit, POB 301030, Los Angeles, CA 90030-1030   |
| 41956016        | + Email/Text: bankruptcydpt@mcmcg.com | Aug 13 2024 00:46:00 | Midland Credit Management (CitiBank), 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007                  |
| 41956017        | + Email/Text: bankruptcydpt@mcmcg.com | Aug 13 2024 00:46:00 | Midland Credit Management Inc., 320 E Big Beaver Rd., Troy, MI 48083-1271  |
| 41956020        | Email/Text: ssa.bankruptcy@ssa.gov    | Aug 13 2024 00:45:00 | Social Security Administration Gen'l Counsel, 6401 Security Blvd., RM 611 Altmeyer Blvd., Baltimore, MD 21235-6401 |

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Date Rcvd: Aug 12, 2024

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41956023

+ Email/Text: stephani.katzman@thrivent.com

Aug 13 2024 00:44:00 Thrivent Fcu, 122 E College Ave, Appleton, WI  
54911-5711

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 41956025 | *+            | Thrivent FCU, 4321 North Ballard Rd., Appleton, WI 54919-0001 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2024 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

Charles P Appel on behalf of Debtor Beth Louise Edgell cappel@icls.org udelatorre@icls.org

Charles W Daff (TR) charleswdaff@gmail.com c122@ecfcbis.com

United States Trustee (RS) ustpregion16.rs.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**

|   |  |  |
|---|--|--|
| Debtor 1  | Beth Louise Edgell                     | Social Security number or ITIN xxx-xx-0159 |
|   | First Name    Middle Name    Last Name | EIN _____                                  |
| Debtor 2<br>(Spouse, if filing)                               | First Name    Middle Name    Last Name | Social Security number or ITIN _____       |
|   |  | EIN _____                                  |
| United States Bankruptcy Court Central District of California |  |  |
| Case number: 6:24-bk-12438-WJ                                 |  |  |

## Order of Discharge – Chapter 7

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Beth Louise Edgell  
aka Beth L Edgell, aka Beth Edgell

[include all names used by each debtor, including trade names, within  
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 8/12/24

**Dated:** 8/12/24

**By the court:** Wayne E. Johnson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

14/AUTU

For more information, see page 2 >



**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**